



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

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Attorneys for Christiana Trust, a division of  
Wilmington Savings Fund Society, FSB, not in its  
individual capacity, but solely as owner trustee on  
behalf of RBSHD 2013-1 Trust

In Re:

Susan Maquiling,

Debtor.

Order Filed on February 27,  
2018 by Clerk, U.S. Bankruptcy  
Court - District of New Jersey

Case No.: 17-26192 SLM

Adv. No.:

Hearing Date: 10/25/17 @9:00 a.m.

Judge: Stacey L. Meisel

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: February 27, 2018**

*Stacey L. Meisel*  
Honorable Stacey L. Meisel  
United States Bankruptcy Judge

Page 2

Debtor:

Susan Maquiling

Case No.:

17-26192 SLM

Caption:

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Christiana Trust, a division of Wilmington Savings Fund Society, FSB, not in its individual capacity, but solely as owner trustee on behalf of RBSHD 2013-1 Trust, holder of a mortgage on real property located at 137 Terhune Ave, Jersey City, NJ, 07305, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Sarah J. Crouch, Esquire, attorney for Debtor, Susan Maquiling, and for good cause having been shown;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation is unsuccessful, Debtor is responsible for the difference between the loss mitigation payment and the regular payment for the months this loan was in the loss mitigation program; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by January 31, 2018, or as extended by an order extending loss mit or a modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee shall not make disbursements on Secured Creditor's proof of claim while Debtor is seeking a loan modification;

It is **FURTHER ORDERED, ADJUDGED and DECREED** that in the event loss mitigation negotiations are unsuccessful, Debtor shall modify the plan to surrender, cure and maintain, sell, refinance, or otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.